

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 20-22444-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Raymond C. Middleton  
917 West 5th Street  
Plainfield, NJ 07063

Social Security No.:  
xxx-xx-2903

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on January 5, 2024.

Dated: January 5, 2024  
JAN: omf

Jeanne Naughton  
Clerk

In re:

Raymond C. Middleton

Debtor

Case No. 20-22444-VFP

Chapter 13

District/off: 0312-2

User: admin

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Date Rcvd: Jan 05, 2024

Form ID: plncf13

Total Noticed: 51

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**CERTIFICATE OF NOTICE**

District/off: 0312-2

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- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2024:**

Recip ID	Recipient Name and Address
db	Raymond C. Middleton, 917 West 5th Street, Plainfield, NJ 07063-1419
519066776	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
519014938	CMG Financial, PO Box 77404, Trenton, NJ 08628-6404
519014940	DeVry/Adtalem Global Education, Attn: Bankruptcy, 500 West Monroe St, Ste 28, Chicago, IL 60661-3777
519014943	Fed Loan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
519028618	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 05 2024 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 05 2024 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 05 2024 20:49:59	BMW Bank of North America, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 05 2024 20:50:03	BMW FINANCIAL SERVICES NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscidi@recoverycorp.com	Jan 06 2024 07:50:37	Synchrony Bank/c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519014935	Email/Text: Bankruptcy@absoluteresolutions.com	Jan 05 2024 20:44:00	Absolute Resolutions I, 8000 Norman Center Dr, Bloomington, MN 55437
519046552	Email/Text: Bankruptcy@absoluteresolutions.com	Jan 05 2024 20:44:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
519014936	Email/Text: ebn@americollect.com	Jan 05 2024 20:46:00	Americollect, 1851 S Alverno Road, Manitowoc, WI 54221
519018971	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 05 2024 20:49:57	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519036678	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Jan 05 2024 20:50:26	BMW Financial Services, 1400 City View Drive, Columbus, OH 43215-1477
519018970	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 05 2024 20:49:56	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519066519	Email/Text: BKelectronicnotices@cenlar.com	Jan 05 2024 20:45:00	Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618

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519014937	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 05 2024 20:49:42	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519024236	+ Email/PDF: ebn_ais@aisinfo.com	Jan 05 2024 20:50:17	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519014939	^ MEBN	Jan 05 2024 20:40:42	D&A Services, LLC, 1400 E. Touhy Ave, Ste. G2, Des Plaines, IL 60018-3338
519014942	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 05 2024 20:50:22	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
519035775	Email/Text: bnc-quantum@quantum3group.com	Jan 05 2024 20:46:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519026188	Email/Text: mrdiscen@discover.com	Jan 05 2024 20:44:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
519014941	+ Email/Text: mrdiscen@discover.com	Jan 05 2024 20:44:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519014944	^ MEBN	Jan 05 2024 20:42:13	Financial Recoveries, Attn: Bankruptcy, 200 East Park Dr Ste 100, Mount Lurel, NJ 08054-1297
519014945	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 05 2024 20:46:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519071255	+ Email/Text: PBNCNotifications@perituservices.com	Jan 05 2024 20:44:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519014946	+ Email/Text: PBNCNotifications@perituservices.com	Jan 05 2024 20:44:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519924424	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 05 2024 20:49:50	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519924425	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 05 2024 20:50:05	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519014947	+ Email/Text: ClericalSupport@tenagliahunt.com	Jan 05 2024 20:45:00	Macy's, c/o Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
519023458	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 05 2024 20:46:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519014949	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 05 2024 20:46:00	Midland Fund, 320 East Big Beaver, Troy, MI 48083-1238
519014948	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 05 2024 20:46:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
519014950	+ Email/Text: bnc@nordstrom.com	Jan 05 2024 20:46:46	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
519056888	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jan 05 2024 20:46:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
519014951	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 05 2024 21:04:42	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
519056801	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 05 2024 20:49:50	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
519060898	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 05 2024 20:50:15	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
519062807	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 05 2024 20:50:04	Portfolio Recovery Associates, LLC, c/o Dmb, POB 41067, Norfolk VA 23541
519058317	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 05 2024 20:49:45	Portfolio Recovery Associates, LLC, c/o GAP, POB 41067, Norfolk, VA 23541

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519068831	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 05 2024 20:50:18	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219-2553
519067053	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 05 2024 20:45:00	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
519014952	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 05 2024 20:45:00	State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
519067555	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 05 2024 20:50:03	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519015726	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 05 2024 20:49:43	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519014953	+ Email/Text: bnc-thebureaus@quantum3group.com	Jan 05 2024 20:46:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
519065145	+ Email/PDF: ebn_ais@aisinfo.com	Jan 05 2024 20:50:22	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519014954	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 05 2024 20:50:04	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
519031481	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 05 2024 20:50:04	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 07, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2024 at the address(es) listed below:

**Name** **Email Address**

Angela Nascondiglio Stein on behalf of Debtor Raymond C. Middleton nascondiglio@middlebrookshapiro.com

Brian C. Nicholas on behalf of Creditor CMG Mortgage Inc. bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon on behalf of Creditor CMG Mortgage Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

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Jessica M. Minneci

on behalf of Debtor Raymond C. Middleton jminneci@middlebrooksshapiro.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melinda D. Middlebrooks

on behalf of Debtor Raymond C. Middleton middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com

Regina Cohen

on behalf of Creditor BMW Bank of North America rcohen@lavin-law.com mmalone@lavin-law.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8